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**EXPRESS MAIL CERTIFICATE**

GAU 2766

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2700 MAIL ROOM

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Type of Document(s) :

- Supplemental Information Disclosure Statement
- Form PTO-1449 (3 Sheets)
- Copies of 26 cited references
- Return Postcard

Serial No. :

09/276,823

Filing Date :

03/26/99

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231.

*Lisa L. Smith*

Lisa L. Smith



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JUL 13 2000

Docket No. CITI0087-US

TC 2100 MAIL ROOM

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of : KAWAN, Joseph C., et al.  
Serial No. : 09/276,823  
Filed : 03/26/99  
Title : SYSTEM, METHOD AND APPARATUS FOR  
VALUE EXCHANGE UTILIZING VALUE-  
STORING APPLICATIONS  
  
Art Unit : 2766  
Examiner : Unassigned

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Pursuant to Applicant's duty of disclosure under 37 C.F.R. §§1.56, 1.97 and 1.98, the documents listed on the attached Form PTO-1449 are being brought to the attention of the Examiner in charge of the captioned application.

The Examiner is respectfully requested to initial in the space adjacent to the listing of each document on Form PTO-1449, and return a copy of the initialed Form PTO-1449 with the next communication to Applicant, to confirm that these documents have been considered by the Examiner and made of record in this application.



**Certification under § 1.97(b):**

This statement is being filed before the mailing date of a first Office Action on the merits. Accordingly, Applicant does not believe any fee is due. Please charge any additional fees or credit any overpayment to Deposit Account No. 50-1458.

The above information is presented so that the Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention. See 37 C.F.R. §1.104(a) concerning the PTO duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

If the Examiner has any questions or wishes to discuss this application, kindly telephone the undersigned.

Respectfully submitted,

  
 *Reg. No. 42,326*  
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